

JAN 23 2015

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# A BILL FOR AN ACT

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RELATING TO INSURANCE.

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:**

1       SECTION 1. Chapter 431, Hawaii Revised Statutes, is  
2 amended by adding a new section to article 10E to be  
3 appropriately designated and to read as follows:

4       "**§431:10E-     Property insurance; renewal.** Every insurer  
5 who issues a policy for property insurance shall provide for the  
6 renewal of the policy regardless of whether the policyholder  
7 made a claim for actual property loss or damage during the  
8 covered period of the existing policy; provided that an insurer  
9 may deny renewal of an existing policy for nonpayment of an  
10 undisputed premium by the policyholder."

11       SECTION 2. Section 431:21-108, Hawaii Revised Statutes, is  
12 amended to read as follows:

13       "~~[§]~~**§431:21-108**~~[§]~~ **Renewals of existing policies.** (a)  
14 Member insurers shall renew policies in existence on June 18,  
15 1991, on property situated in the area designated by the  
16 commissioner under section 431:21-107. A member insurer may



1 choose not to renew such a policy if the insured property does  
2 not meet the member insurer's underwriting criteria.

3 (b) Notwithstanding any provision of law to the contrary,  
4 a member insurer shall provide for the renewal of a policy;  
5 provided that a member insurer may deny renewal of an existing  
6 policy for nonpayment of an undisputed premium by the  
7 policyholder."

8 SECTION 3. Statutory material to be repealed is bracketed  
9 and stricken. New statutory material is underscored.

10 SECTION 4. This Act shall take effect upon its approval.

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INTRODUCED BY:

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**Report Title:**

Property Insurance; Hawaii Property Insurance Association;  
Renewal

**Description:**

Requires the renewal of property insurance, but permits insurers to deny renewal for nonpayment of an undisputed premium by a policyholder.

*The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.*

